

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:
Debtors, Ledaro Stokes and Carmen L. Stokes

Case No.: 17-12533

Adv. No.:

Hearing Date:

Judge: JNP



Order Filed on September 22,
2017 by Clerk U.S. Bankruptcy
Court District of New Jersey

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

DATED: September 22, 2017



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Upon consideration of Movant's Motion to Approve Loan Modification:

ORDERED, that the Movant's Motion to Approve Loan Modification is hereby

GRANTED; and it is further

ORDERED, that approval and recording (if applicable) of the loan modification shall in no way constitute a violation of the automatic stay.

ORDERED, that if the pre-petition arrears are capitalized into the loan modification, secured creditor shall amend and file its Proof of Claim within thirty (30) days of the date of this Order to reflect zero pre-petition arrears . Upon receipt of an Amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

ORDERED, that the debtors shall file a Modified Plan and Amended Schedule J within ten (10) days of the entry of the within order.

ORDERED, that the Chapter 13 Trustee shall suspend disbursement to secured creditor pending amendment of its proof of claim, and all money that would otherwise be paid to the secured creditor be held until the claim is amended or the Trustee is notified by the secured creditor that the modification was not consummated, whichever shall first occur.

ORDERED, that in the event the modification is not consummated the secured creditor shall notify the Trustee and the Debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to the secured creditor.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Ledaro Stokes
Carmen L Stokes
Debtors

Case No. 17-12533-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.
db/jdb +Ledaro Stokes, Carmen L Stokes, 324 Reeves Road, Bridgeton, NJ 08302-7218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Loss Mitigation PNC Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Michael R. DuPont on behalf of Creditor Bay Atlantic Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako on behalf of Debtor Ledaro Stokes bkdruziako@aol.com
Victor Druziako on behalf of Joint Debtor Carmen L Stokes bkdruziako@aol.com
TOTAL: 9